

STRATEGY & GOVERNANCE	
Is there a state agency or taskforce responsible for AI regulation or development?	Yes. The Artificial Intelligence Advisory Council is responsible for developing the knowledge, expertise, and information sharing to advance the state's use of AI. ³⁹⁸ The Council is responsible for providing recommendations to the Governor, Governor's Cabinet, and the Legislature regarding AI use, policies, governance, and responsibilities related to AI. ³⁹⁹
Is there an enacted AI law or regulation that applies to health insurance?	No. However, Tennessee has passed S.B. 1580 (2026), which prohibits AI systems from representing themselves as a mental health professional. ⁴⁰⁰
Is there an official state strategy on AI?	Yes. In November 2025, the Tennessee Artificial Intelligence Advisory Council launched a state Action Plan. ⁴⁰¹ The Action Plan highlights the current and likely use and impact of AI within the state, and proposes recommendations to promote transparency, accountability, monitoring, and reporting outcomes of AI.
CONSUMER PROTECTIONS	
Is there a state data protection law that applies to AI use of personal data?	Yes. The Tennessee Information Protection Act grants consumers the right to: (1) confirm their data is being collected; (2) correct inaccuracies in their data; (3) have their personal information deleted; (4) obtain a copy of their personal information; (5) opt out of targeted advertising, profiling, or sale of their information. Additionally, consumers have a right to know: (1) which categories of information are being collected; (2) the purpose of processing their personal information; (3) how they can exercise their rights and appeal requests; (4) the categories of information being shared with third parties and (5) the categories of third parties that information is shared with. ⁴⁰² The Department of Finance & Administration, Strategic Technology Solutions, prohibits consumer confidential and restricted data from being entered into public AI systems. ⁴⁰³ However, health information identified under HIPAA and health records are exempt from the law. ⁴⁰⁴
Is human oversight of AI required?	No. However, the State Action Plan endorses the "human in the loop" oversight principles for high-impact decision making. ⁴⁰⁵
Is there a consumer complaint mechanism available?	No. However, consumers can file a complaint with the Department of Commerce and Insurance if they believe AI has been used improperly within their health insurance. ⁴⁰⁶
Has the state insurance commissioner adopted the NAIC Model Bulletin or a similar bulletin?	No. ⁴⁰⁷
FUTURE READINESS	
Are there state-based advocacy groups related to AI in health insurance or health care?	No.
Are there state-funded training opportunities on AI?	Yes. The Tennessee Board of Regents has implemented various training programs to advance AI professional development. ⁴⁰⁸